

Date: 1/29/2010

Loan# 0359381485

Borrower's Name: JUANA E CERNA

Lender's Name and Address: GMAC Mortgage, LLC
3451 Hammond Avenue
Waterloo, IA 50702

IMPORTANT INFORMATION ABOUT
YOUR LOAN MODIFICATION WHICH FEATURE A BALLOON PAYMENT
Please Read Carefully

This disclosure describes the features of your loan modification.

How Is Your Interest Rate and Initial Payment Determined?

- According to your mortgage payment calculated for long-term affordability, your modified loan will now be a balloon mortgage.
- The amount of the initial monthly payment on your modified loan will be based on three factors:
 - the interest rate reflected in the agreement;
 - the current balance of the loan; and
 - the remaining term \ amortization period of the loan.

Your new monthly payment of principal and interest will be calculated based on an extended amortization period of 480 months, and your loan will have a term of 443 months. Although your new payment will substantially pay down your loan balance, a "Balloon Payment" for the entire amount of your remaining unpaid principal balance will be due when the Term of your loan expires, (the Maturity Date) or when you pay off the modified loan, which will be when you sell or transfer an interest in your house, refinance the loan, or when the last scheduled payment is due, and the "Lender" will be under no obligation to refinance your loan.

How Your Monthly Payment Can Change- Balloon Payment

- You will be notified in writing at least 90 but not more than 120 days before the date the balloon payment is due. This notice will be mailed to you at the most current mailing address you supply and will contain information about the amount of the balloon payment, the date it is due and the telephone number of the Lender's representative (or loan servicer's representative) available to answer questions you may have about the notice.

THE MODIFIED TERM OF THE LOAN IS 443 MONTHS AS A RESULT, YOU WILL BE REQUIRED TO PAY THE ENTIRE REMAINING UNPAID PRINCIPAL BALANCE AND ACCRUED INTEREST OWING WHEN THE TERM OF YOUR LOAN EXPIRES, OR WHEN YOU PAY OFF THE MODIFIED LOAN, WHICH WILL BE WHEN YOU SELL OR TRANSFER AN INTEREST IN YOUR HOUSE, REFINANCE THE LOAN, OR WHEN THE LAST SCHEDULED PAYMENT IS DUE.

THE LENDER HAS NO OBLIGATION TO REFINANCE THIS LOAN AT THE END OF ITS TERM. THEREFORE, YOU MAY BE REQUIRED TO REPAY THE LOAN OUT OF ASSETS YOU OWN OR YOU MAY HAVE TO FIND ANOTHER LENDER WILLING TO REFINANCE THE LOAN.

ASSUMING THIS LENDER OR ANOTHER LENDER REFINANCES THE LOAN AT MATURITY, YOU WILL PROBABLY BE CHARGED INTEREST AT MARKET RATES PREVAILING AT THAT TIME AND SUCH RATES MAY BE HIGHER THAN THE INTEREST RATE PAID ON THIS LOAN. YOU MAY ALSO HAVE TO PAY SOME OF ALL OF THE CLOSING COSTS NORMALLY

Mortgage Account Statement

Information on Loan Modification Pg 2 of 4

CUSTOMER INFORMATION

Name: Juana E Cerna 14455 SAN ARDO DRIVE
LA MIRADA CA 90638
Account Number:
Home Phone #: () - 0

PROPERTY ADDRESS



Visit us at ocwen.mortgagebanksite.com
for account information.

02/11/10 11:00 0005454 20130812 MF114804 OCBKB 1 OZ DOM MF11480000 146316 GM



JUANA E CERNA
14455 SAN ARDO DRIVE
LA MIRADA CA 90638-4315



Customer Care Inquiries: 1-800-766-4622

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Account Number 0359381485
Statement Date June 11, 2013
Maturity Date February 01, 2050
Interest Rate 2.00000
Interest Paid Year-to-Date \$9,428.58
Taxes Paid Year-to-Date \$0.00
Escrow Balance \$0.00
Principal Balance(PB)* \$508,305.78
Deferred Prin. Bal.(inc. in PB) \$21,590.83

Details of Amount Due/Paid

Principal and Interest \$1,571.43
Subsidy/Buydown \$0.00
Escrow \$0.00
Unpaid Amount \$0.00
Late Charges \$0.00
Other \$2,667.18
Total Unpaid Amount **\$4,238.61**
Payment Date July 01, 2013

For questions on the servicing of your account,
call 1-800-766-4622.

Account Activity Since Last Statement

| Description | Pmt Date | Tran. Date | Tran. Total | Principal | Interest | Escrow | Add'l Products | Late Charge | Other |
|-----------------|----------|------------|-------------|-----------|----------|--------|----------------|-------------|---------|
| Fee Waived | 06/01/13 | 06/11/13 | \$7.50 | | | | | | \$7.50- |
| Fee Waived | 06/01/13 | 06/11/13 | \$7.50 | | | | | | \$7.50- |
| Fee Waived | 06/01/13 | 06/11/13 | \$7.50 | | | | | | \$7.50- |
| Fee Waived | 06/01/13 | 06/11/13 | \$7.50 | | | | | | \$7.50- |
| PD SPEEDPAY FEE | 06/01/13 | 06/11/13 | \$12.00 | | | | | | \$12.00 |
| SPEEDPAY FEE | 06/01/13 | 06/11/13 | \$12.00 | | | | | | \$12.00 |
| Payment | 06/01/13 | 06/11/13 | \$1,571.43 | \$758.97 | \$812.46 | | | | |

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week).

See back for automatic payment sign-up information and other payment options.

Important News

Our records indicate that you have filed for bankruptcy protection. This statement applies to our lien on your property and is being provided for informational purposes only. If you choose to continue to remit payments, please include the coupon below with any payments you send. If you do not want us to send you mortgage account statements in the future, please contact us at the number listed above.

See Reverse Side And Additional Pages For Important Information And State Specific Disclosures

GMAC MORTGAGE, LLC
PO BOX 780
WATERLOO, IA 50704-0780

JUANA E CERNA
14455 SAN ARDO DRIVE
LA MIRADA CA 90638

LOAN TYPE 4-1 CONSUMER
ACCOUNT NUM

2010 DETAIL BY TRANSACTION

| TRANSACTION DESCRIPTION | TRANSACTION AMOUNT | LAST PAID DATE | POST PRINCIPAL PAID | INTEREST PAID | ESCROW CR LIFE/ LT CHRG/ PAID DISAB | PRINCIPAL BAL AFTER TRAN | ESCROW BAL AFTER TRAN | UNAPP FUNDS |
|-------------------------|--------------------|----------------|---------------------|---------------|-------------------------------------|--------------------------|-----------------------|-------------|
| MISC RECEIPT | 420.00 | 08/08 01/21 | | | | 85,768.03 | | 420.00 |
| ADDL PRIN | | 08/08 01/22 | 420.00 | | | 85,348.03 | | |
| MISC RECEIPT | 12803.00 | 08/08 02/26 | | | | 85,348.03 | | 12,803.00 |
| W/O BALANCE | | 08/08 02/26 | 72545.03 | -8159.95 | 332.25 | 12,803.00 | | 12,803.00 |
| SHRT PAYMEN | 12803.00 | 08/08 02/26 | 12803.00 | | | 0.00 | | 12,803.00 |
| REVERSAL | -12803.00 | 08/08 02/26 | | | | 0.00 | | 12,803.00 |

SUMMARY TOTALS

| | | | |
|-----------------------------------|-----------|---------------|--------|
| PRINCIPAL BALANCE START OF PERIOD | 85,768.03 | P & I PAYMENT | 540.17 |
| PRINCIPAL PAID DURING PERIOD | 85,768.03 | | |
| PRINCIPAL BALANCE END OF PERIOD | 0.00 | | |
| ESCROW BALANCE START OF PERIOD | 0.00 | TOTAL PAYMENT | 540.17 |
| ESCROW PAID DURING PERIOD | 0.00 | | |
| ESCROW DISBURSEMENTS | 0.00 | | |
| ESCROW BALANCE END OF PERIOD | 0.00 | | |
| REFUND OF OVERPAID INTEREST | 0.00 | | |
| INTEREST REPORTABLE DURING PERIOD | 0.00 | | |
| PROPERTY TAXES PAID DURING PERIOD | 0.00 | | |
| POINTS PAID | 0.00 | | |

Entity0820rg00000

B18 (Official Form 18)
Rev. (03/09)

**United States Bankruptcy Court
Central District Of California**

255 East Temple Street, Los Angeles, CA 90012

DISCHARGE OF DEBTOR

DEBTOR INFORMATION:

Juana Elizabeth Cerna
aka Juana Silva

BANKRUPTCY NO. 2:08-bk-30488-ER

CHAPTER 7

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any): [REDACTED]
Employer Tax-Identification (EIN) No(s), (if any): N/A
Debtor Discharge Date: 3/30/09

Address:

14455 San Ardo Dr
La Mirada, CA 90638

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT,

Dated: March 30, 2009

Jon D. Ceretto
Clerk of the Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

** Set forth all names, including trade names, used by the debtor(s) within the last 8 years. For joint debtors, set forth the last four digits of both social-security numbers or individual taxpayer-identification numbers.*